



Specialty Human Services

Moment of Truth – Abuse Claims

The Moment of Truth: Abuse Claims

Abuse and Molestation is an often misunderstood coverage and frequently purchased with minimal, ineffective coverage limits. For social service organizations, especially those working with children or vulnerable adults, this can be one of the most needed coverages. Abuse claims can be costly when it comes to defending your organization and paying any damages or settlements.

The moment of truth for a social service organization happens when a claim occurs. You ask yourself, “Did I purchase the right coverages for my organization’s abuse exposure, and did I purchase insurance from a sound and reliable insurance company?”

When an accusation of abuse occurs, your organization’s reputation is at stake as well as your financial stability. Consider some of the following examples of abuse claims Great American has encountered:

- Group home placement of a child with older youths resulted in rape
- Counselor inappropriately touched a developmentally challenged adult client
- One tenant assaulted another tenant in one of our insured facilities
- Improper contact occurred between two male toddlers
- Teenage client ran away with a 20-year-old counselor

Prevention Services

Specialty Human Services offers an extensive approach to preventing abuse or molestation acts. Consultants work with organizations to evaluate their risk and develop plans and educational programs to address issues before they occur.

Services include:

- Screening guidelines for employees and volunteers
- IntelliCorp discounted background checks
- Virtual learning webinar training for employees and volunteers
- Library of safety and loss prevention material regarding abuse risk exposures — electronic and hard copy
- Anti-bullying reporting app available through Stop!





Specialty Human Services

301 E. Fourth St.
Cincinnati, OH 45202
800-643-7882
GAIG.com

The Great American Advantage

Great American Specialty Human Services has a dedicated, specialized Claims Department that focuses specifically on social service claims. Our claims personnel are committed to earning your trust and will contact you within 24 hours of reporting a claim.

Report a New Claim 24/7

Toll Free: 888-317-4828

Fax: 888-307-3180

Great American also provides a professional Loss Prevention Department, focused on helping you and your organization prevent claims. To learn what our Loss Prevention team can do to help protect you, contact your agent or visit our Loss Prevention website, GreatAmericanInsurance.com/LossPrevention or call toll free: 800-720-1354.

Great American
Insurance Company

110⁺ years
with an **A** or better
rating by
A.M. Best

The above-mentioned claims scenarios are provided to illustrate an exposure you or your client could encounter. The facts of any situation which may actually arise and the terms, conditions, exclusions, and limitations in any policy in effect at that time are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and DC, and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2020 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5580-SHS (08/20)

SpecialtyHumanServices.com